

SELECTED PROVERBS

[SCRIPTURE READING]

9:10: *The fear of the LORD is the beginning of wisdom.*

6:6–8: *Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.*

10:4: *A slack hand causes poverty, but the hand of the diligent makes rich.*

10:15: *A rich man's wealth is his strong city; the poverty of the poor is their ruin.*

11:24: *One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.*

11:28: *Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*

13:11: *Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.*

18:10–11: *The name of the LORD is a strong tower; the righteous man runs into it and is safe. A rich man's wealth is his strong city, and like a high wall in his imagination.*

19:17: *Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.*

21:5: *The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.*

21:20: *Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.*

22:7: *The rich rules over the poor, and the borrower is the slave of the lender.*

22:9: *Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.*

30:8–9: *Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God.*

2 Cor 8:9: *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.*

[PRELIMINARY REMARKS]

- **It's week 5 of our series:** *Foolproof: God's Wisdom for Your Life.*
 - We're looking at the book of Proverbs and finding it's full of practical help.
 - God loves us, and he hasn't left us to figure out life alone—we can live fuller, better, richer lives because we're loved by him.
- **This week:** We're talking about money—everyone's favorite thing to do in church.
 - But let me say this as plainly as I can:
 - If you've got **plenty**—this sermon is for you.
 - If you're **stretched thin**—if it keeps you awake at 3 a.m.—this sermon is for you.
 - And if you're somewhere **in between**—this sermon is for you.
 - Proverbs has a word for all of us—and it's not the word we might expect.

[Transition]: We've read the Proverbs already. So let me **pray**, and then we'll get into it.

[INTRODUCTION]

- Next week we're talking about marriage. But this week, I want to talk about another relationship.
 - One that all of us are in—whether you're married, single, or it's complicated...
 - We all have a relationship with **money**.
- How would you define your relationship? Here are some options:
 - **The Crush.**
 - You don't have it yet—but you think about it a lot.
 - You like the sound of having a little more.
 - You and money would be great together.
 - **Dating.**
 - The first real paycheck or that first budget.
 - You and money are getting to know each other.
 - You're not exactly sure where this thing is going—but you definitely want to see more of each other.
 - **On Again, Off Again.**
 - You had some. Then you lost it. Then you got it back again. Then...
 - You know the relationship isn't entirely healthy.
 - But you keep telling yourself: *This time is going to be different.*
 - **Settled In.**
 - You've become comfortable with it.
 - You don't really think about it much—until there's a problem.
 - It's become a quiet source of safety and security.
 - **The Healthy Relationship.**
 - It's rare—but it happens.
 - You enjoy making it, spending it, and giving it away.
 - You're grateful for it, but your security is elsewhere.
- What about you?
 - How would you describe your relationship with money?
 - We all have one—the interesting question is whether we know what it is.
- And that's what Proverbs wants to talk about this morning.
 - Not how much money we have—but what kind of relationship we have with it.
 - Because at the heart of every relationship is a question of **trust**.

[Transition]: So, let's see if Proverbs can help us live happily ever after, starting with...

THE POWER OF MONEY

[State]

1. On one hand—money has real power for GOOD.

- Proverbs isn't embarrassed by money—it's not a dirty word.
 - **10:15: A rich man's wealth is his strong city.**
 - Money **provides**. It feeds and clothes a household.
 - Money **protects**. If the car breaks down, money helps.
 - Money brings **pleasure**. It gives margin for fun—a vacation or a night out with friends.
- And the lack of it is hard.
 - Proverbs doesn't glamorize poverty.
 - Life is hard when one missed shift means you **can't make rent**, when you have to choose between **groceries and the electric bill**, when you can't **provide for your kids** the way you want to.
- Money isn't inherently evil—it has real power for good.

2. On the other hand though—money also has real power for HARM.

- Listen to **18:10–11: The name of the LORD is a strong tower; the righteous man runs into it and is safe. A rich man's wealth is his strong city, and like a high wall in his imagination.**
- Notice how two “strengths” are set side by side.
 - **The Strong Tower:** The name of the LORD. Run to it and you're *safe*.
 - **The Strong City:** A rich man's wealth. It's *like a high wall in his imagination*.
- This is such an important nuance: Money is good—but it's not as good as we imagine.
 - It can **provide** a living. But it can't give you life.
 - It can **protect** you from some things. But it can't make you safe.
 - It can bring some **pleasure**. But it can't satisfy your deepest longings.
- But... it can fool us into thinking that it can—that's what makes it dangerous!
 - Proverbs describes the danger this way: **11:28: Whoever trusts in his riches will fall.**
 - That word *trust*? It's the same Hebrew word as **Pro 3:5: Trust in the LORD with all your heart.**

[Illustrate]: It's interesting that you can trust money whether you have any or not.

- Imagine two people lying awake at 3 a.m.
 - One has \$2 million in retirement and is checking his balances because he's terrified of losing it.
 - The other has \$200 in checking and is thinking: *If I had a little more, everything would be okay.*
- Either way, money has become the thing they're counting on.
 - For one person, it's the tower they're hiding in.
 - For another, it's the tower they're trying to reach.

- That's why Proverbs says: **30:8-9: Give me neither poverty nor riches... lest I be full and deny you... or lest I be poor and steal.**
 - Money can make a play for your trust from either side!
 - That's the key point: Money is in competition with God for **your trust**.

[Apply]

- Do you see this in your life?
 - Do you **run to it** when you're afraid—seeing those numbers on the screen makes you feel better?
 - Or do you think a **little more** would make everything okay?
 - Either way, it's possible we're asking money to give us what only God can give.
- A healthy relationship with money isn't about having more or less of it.
 - It's about letting money be a tool...
 - And letting God be your tower—and putting our **trust** in him.

[Transition]: But how do we do that?

- After the **power** of money, let's think about the **best use** of money.
- Proverbs gives us at least three categories to think about—earning it, spending it, and giving it away.

THE BEST USE OF MONEY

1. First, earning it, and the key idea is that we should—Build Little by Little.

[State]

- When Proverbs talks about making money, two ideas keep showing up: **diligence** and **patience**.
 - First, **diligence: 10:4: A slack hand causes poverty, but the hand of the diligent makes rich.**
 - Proverbs leaves no room for laziness—again and again, its ordinary path toward provision is work.
 - Get up. Show up. Work hard. Keep going.
 - But then Proverbs pairs diligence with **patience: 13:11: Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.**
 - I love that phrase: little by little.
 - We'd rather have a lot by Friday—but Proverbs is deeply suspicious of getting rich too quickly.
- This is why it ties **diligence** and **patience** together: **21:5: The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.**
 - Of course Proverbs knows hard workers can have their resources swept away through injustice (**13:23**).
 - But its ordinary path to financial health is boring: work hard and build slowly.

[Illustrate]

- That's the **opposite of the financial world** we live in—where we're constantly being offered the shortcut.
 - From the **hot stock** that's about to explode to the latest **sports betting app**.
 - Underneath them is the same promise—you can skip the little by little.
- But Proverbs says: Be careful.
 - Wealth gained hastily tends to disappear just as quickly.
 - Wisdom is much less exciting—work, wait, repeat.
- And I think there's something deeper here than financial technique—remember what we just said about **trust**?
 - Haste says I need it *now*.
 - Wisdom is willing to trust God, *little by little*.

[Apply]

- So maybe you're at the **beginning** of your career.
 - You don't have what your parents have—or what your friends seem to have.
 - That's okay. Build little by little.
- Or maybe you're trying to **recover** from some bad financial decisions.
 - There probably isn't one cunning move that fixes everything.
 - That's okay. Build little by little.
- Or maybe you're **tempted** by the shortcut...
 - The quick return, the betting app.
 - Proverbs says: Don't be foolish—build little by little.
- That's wisdom: **Diligence** and **patience**.
 - It might not be the fast track.
 - But it's the wise path—that will take us where we want to go.

[Transition]

- If that's earning, what do you do with the money once you have it?
- That brings us to point 2...

2. Spending money, and the key idea is that we should—Live Within Enough.

[State]

- Again, Proverbs gives us two key themes—this time: **margin** and **contentment**.
 - First, **margin**: **21:20: Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.**
 - What a picture: Money comes in. Money goes out. Nothing's left.
 - The wise do something different: **6:6-8: Go to the ant, O sluggard; consider her ways and be wise... she prepares her bread in summer and gathers her food in harvest.**
 - The wise don't consume everything they have today.
 - They leave some margin for tomorrow.
 - Just because you have it doesn't mean you have to spend it.

- To do that, you'll need the second thing Proverbs emphasizes: **contentment**.
 - Remember **30:8: Give me neither poverty nor riches; feed me with the food that is needful for me.**
 - Not too much. Not too little. Enough.

[Illustrate]

- Again, this **pushes against our culture**—where “enough” might be the hardest financial word there is. Why?
 - Because we expect to have what we want, when we want it.
 - And the more we have—the more we imagine we need.
- You know how this goes...
 - You finally buy the thing you've wanted for ages—the new car, the new phone, the new kitchen.
 - And for a few days—it's awesome.
 - But then something strange happens...
 - The new car becomes... the car.
 - The new phone becomes... the phone.
 - The new kitchen becomes... the kitchen.
 - Yesterday's luxury becomes today's normal; and today's normal starts to feel like tomorrow's need.
- Which means we'll never learn “enough” by finally getting enough—we must learn to say it.
 - Again, this tells us there's something deeper going on than financial technique.
 - It comes back to **trust**.
 - Discontent says: *I need a little more.*
 - Wisdom learns to say: *God has given me enough.*

[Apply]: How does all this hit you?

- Maybe you're **spending everything** you make.
- Or maybe you're **deeply in debt**.
 - This is one of the scars of our culture—we've normalized it.
 - But Proverbs says: **22:7: The borrower is the slave of the lender.**
 - We should all do what we can to get out of consumer debt.
 - If you're struggling, feel no shame—but take it seriously.
 - And you can start by reaching out to us here at the church.
 - We'd love to come alongside you with some financial coaching to help.
- And if you're **doing fine** financially—let's all learn to say “enough.”
 - There's nothing wrong with enjoying God's gifts.
 - But we don't always need to be planning that next purchase.
- That's wisdom: **margin** and **contentment**—**Live Within Enough**.

[Transition]: So, we build little by little, we live within enough, and finally, point 3...

3. Giving money away, and the key idea is that we should—Give with Good Eyes.

[State]

- That language comes from **22:9: Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.**
 - In Hebrew, “bountiful eye” is literally a **good eye**.
 - A few chapters later (**28:22**), the stingy man is the man with an **evil eye**.¹
- In other words: generosity starts with how you *see*.
 - The **evil eye** looks only at what is mine.
 - The **good eye** looks for ways to bless others.

[Illustrate]

- I think about people I know who are super generous.
 - What strikes me about them isn’t how much money they give.
 - It’s how they see.
- They notice things.
 - They **see** the person who’s standing by themselves.
 - They **hear** the need that comes up in an ordinary conversation.
 - They **remember** the prayer request for a practical need.
- And then, often quietly, they do something.
 - A meal appears.
 - A bill gets covered.
 - An envelope is left on a door.
- That’s a good eye.
 - Their generosity didn’t begin when their hand reached for their wallet.
 - It began when their eyes were open to the person in front of them.

[Apply]

- Is there someone you need to see right now?
 - That **friend** who’s struggling?
 - That **family member** who’s carrying a burden?
 - That **neighbor or coworker** you’ve spoken to but have never really seen?
- Generosity isn’t about the number...
 - It’s about the eye.
 - Which means we can all be generous today.
- Perhaps one of the best prayers we could pray about our money is simply: “*Lord, give me a good eye.*”
 - Help me see the people around me.
 - And help me to bless them as you’ve blessed me.

**Build little by little.
Live within enough.
Give with good eyes.**

[Transition]: And, very briefly, our final point...

THE GREATEST RICHES

- Do those things as the richest people on earth.
- The gospel tells us that our deepest debt has been paid.
 - Much worse than any of our financial problems is the debt the Bible calls sin.
 - We haven't always been **diligent** and **patient**—with our money and many other things.
 - We haven't always had the right **margin** or been **content**—with our money and many other things.
 - And we haven't always looked at others with **good eyes**.
 - It's a moral debt we can never repay—not by earning, not by spending, not by giving—so Jesus came to pay it for us.
 - **Col 2:14:** [he canceled] the record of debt that stood against us with its legal demands... nailing it to the cross.
 - Jesus takes our debt and says to the Father: *Charge that to my account.*

[Illustrate]

- **2 Cor 8:9:** For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.
- He suffered ultimate harm so that we can be eternally wealthy.
 - Whatever your financial status—the crush; dating; on again, off again; settled in; or the healthy relationship...
 - We can all live happily ever after—not with money, but through faith in him.

[Apply]

- So, we can earn, spend, and give with open hands.
- Because our **trust** isn't in money—it's in his name.

[CONCLUSION]

- Time's up!
- This week:
 - Talk to your spouse or a friend about what stood out to you from this sermon—earning, spending, or giving.
 - And in that conversation, acknowledge him...
 - What would it look like for you to approach your finances differently because you're eternally wealthy in him?
 - Trust in that strong tower—and enjoy the freedom you have in him.

We can be wise with our money because Jesus has made us rich in him.

RESOURCES AND ENDNOTES

Resources

This list contains some of the resources that were used to prepare this sermon series. Check them out if you want to dig a little deeper.

- Derek Kidner, *Proverbs*.
- Tim Keller, *Proverbs: True Wisdom for Living*.
- Ray Ortlund, *Proverbs: Wisdom That Works*.
- Logos Bible Software.

Endnotes

¹ For more on the “good eye” / “evil eye” imagery, see BibleProject, “What Matthew 6:22–23 (The Eye Is the Lamp of the Body) Means.” Accessed [here](#) 10/8/26.